

3624

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PATENT

Paper No.

File: Carr-P1-00

Date: May 3, 2004

Signed:

Peter K. Trzyna (Reg. No. 32,601)

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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the
following:

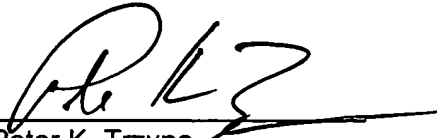
1. Amendment and Response;
2. Petition for Extension of Time;
3. Substitute Specification Pages 2-63;
4. Information Disclosure Statement; and
5. PTO Form 1449 and Cited Art.

APPLICANTS CLAIM SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: May 3, 2004


Peter K. Trzyna
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